*They're wise investments*

# 'No-show' improvements important

Spending money for home improvements that don't show may seem silly to some, but it can actually be very wise. Take the case of insulation.

Proper insulation is critical to effective energy-saving. Yet the majority of American homes built prior to the 1974 oil embargo are under-insulated.

The National Home Improvement Council points out that homeowners can save considerably on fuel costs with the right kind of insulation. Caulking, weatherstripping and storm windows can mean additional savings as well.

Insulation provides a barrier of tiny air pockets that slow the movement of heat toward unheated areas. By adding insulation to exterior walls, cellar and attic areas a homeowner can keep the warm air he's paid to heat, inside the house, instead of letting it escape.

There are a variety of insulation materials and numerous ways to install them. In wide use throughout the country are fiberglass, rock wool, vermiculite and cellulose. Some are suitable for do-it-yourselfers to install, while others require the know-how of a professional.

To determine if your home needs additional insulation, place a thermometer on the interior side of an outside wall. With the room at 68 degrees and an outside temperature of about 50 degrees, a well-insulated wall should register about 65 degrees. If it's much lower than 65 degrees, the wall–in all probability, needs addition insulation.

Insulation is rated by its resistance to heat flowing through it. Hence, the term R-value (R for resistance). The higher the R-value the better the resistance. All insulating materials are tagged with their R-value, so be sure to ask.

The Department of Energy recommends R-11 to R-15 insulation in exterior walls and floors, R-11 to R-22 in ceilings over unheated crawl space or basement, and R-26 to R-38 for attic floors, depending upon your geographic location. And the insulation industry claims a house meeting these standards needs less than half of the energy of a noninsulated house. However, keep in mind that you probably have some insulating and probably do not need to add the full R-value.

Even though insulation represents an initial outlay of substantial funds, according to the National Home Improvement Council, the average insulating job should save enough to pay for itself in four or five years.

## Elderly should beware of cold homes in winter

What is good for the young and hearty in energy conservation is not necessarily good for the elderly and the aging.

A condition known as accidental hypothermia, a winter hazard for the old, could occur in the elderly even in mildly cool temperatures of 60 to 65 degrees Fahrenheit.

Hypothermia should be suspected if any of these signs are evident: bloated face; skin color pale and waxy, at other times oddly pink; trembling on one side of the body or in one arm or leg, but no shivering; irregular and slowed heartbeat; slurred speech; shallow, very low breathing that may be barely discernible; low blood pressure, and drowsiness, perhaps lapsing into a coma.

However, the only sure way to detect hypothermia is to take the suspected victim's temperature using a special low-reading clinical

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## *Use care when planning*

(Continued from page 2)

provements and conveniences are most needed or desirable for your enjoyment of the home.

To establish your priorities, start from outside your house, taking stock of its exterior, roofing and even walkways and steps. Proceed giving the same careful consideration to each area within your house. In this way you'll know the jobs that need to be done in order to maintain your home. It will also help you avoid more costly repairs that come from neglect.

Thereafter, consider the comforts and conveniences you might like to add. For example, do you need an area for teen get-togethers? For formal entertaining? Outdoor entertaining? A family room? Another bathroom?

Once you've noted your needs (preferably in writing) consider how you can most effectively and cost-efficiently reach your goal. Can a dormer in your bedroom provide the quiet retreat you'd like for reading. Can a well planned family room also serve as an informal dining room? For practical, time-and-money savings hints NHIC recommends you consult a reputable contractor.

A reputable contractor can provide you with a comprehensive set of material and labor specifications, carefully estimated costs and a detailed proposal covering every aspect of the job, from removal of existing materials through clean-up after the repairs, changes or additions have been made.

Regardless of the size or cost of the home improvements you're considering, careful planning will insure that you know what you need, get what you want and enjoy your home for years to come.


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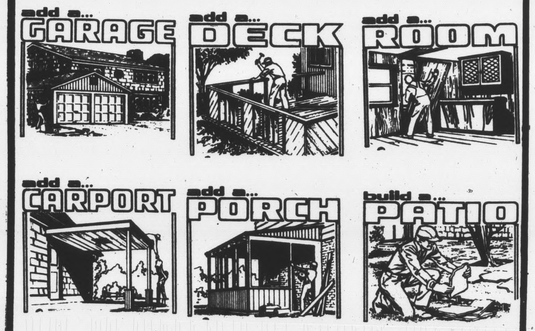


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# Now is an ideal time to replace that worn-out, inefficient heating system

The spring and summer are good times for painting, caulking, upgrading insulation and for replacement of an old inefficient heating system.

Consumers faced with the major investment of replacing a home heating system should select the most efficient cost effective heating system, according to the American Gas Association.

According to Department of Energy statistics natural gas heating systems are highly efficient and natural gas is priced about 40 percent below heating oil and up to four times less than electric heat.

New gas furnaces have automatic vent dampers which prevent warm air from escaping up the chimney when the furnace is off. This keeps the house warmer for longer periods of time - saving gas and money because the heating system is required to run less, A.G.A. says.

Except in extremely cold weather, a furnace does not run constantly. It cycles on and off to maintain the temperature called for by the thermostat. When the furnace is off, some of the heated air in the house moves naturally through the furnace and can escape up the flue.

The vent damper, a circular metal plate fitted inside the flue pipe, operated by a motor linked to the furnace's controls, closes off this escape route.

When the thermostat calls for heat and the furnace goes on, the damper opens. When the furnace shuts off, the damper closes, keeping the warm air from escaping. Since the house cools off at a slower rate, the thermostat calls for heat less often.

New gas furnaces also save money be replacing the continually-burning pilot with intermittent ignition systems. With an I.I.S., a tiny electrical spark jumps across a tiny gap to ignite the pilot and then the furnace.

Only a minute amount of energy is needed with an I.I.S. The amount of gas saved over the lifetime of the furnace can be impressive.

When compared to older gas furnaces, a new energy-efficient gas heating system with vent damper and I.I.S. can save a homeowner up to $700 in lifetime operating costs.

The same amount of space can be heated with 20 percent less gas, as quietly, cleanly and dependably as before.

In addition to evaluating home heating needs, homeowners should also use the respite from the cold weather to look for other ways to save gas and money during the winter heating season.

Consider an automatic thermostat that can set the heating system to meet particular lifestyles.

Check storm windows and doors, insulation and caulking.

## *Watch for signs of worn-out roof*

Homeowners can save money by spotting the early signs of a worn out roof. A roof that's slightly damaged, but ignored, can lead to serious problems in the roof deck and in the attic and could result in costly repairs, advises the Asphalt Roofing Manufacturers Association.

If a few shingles have been blown away by high winds, or damaged by tree branches, chances are the damage can easily be repaired. Missing or damaged shingles can be replaced. Leaks around flashing can be waterproofed.

Sooner or later, however, all roofs have to be replaced. If the roof shows signs of old age, repairs will only help temporarily because roofs tend to wear uniformly.

Signs that indicate a roof is worn out are cracked, curled or missing shingles. These conditions show that the roof has become brittle and dried out.

The most reliable determinant, says ARMA, is the age of the roof. A roof of standard shingles, 15 years old or older, is a prime candidate for reroofing.

When facing reroofing decisions, you will find that a good roofing contractor can be extremely helpful. A professional contractor can give useful advice on roofing materials and the use of color to provide "curb appeal." Before roofing, have the roofer conduct a thorough on the roof inspection.

Increasingly popular for reroofing these days are three-dimensional asphalt shingles in rustic earthtone shades. These multi-layered shingles produce a roof with deep shadow lines that create an image of depth. Handsome earthtone colors of browns or beiges produce a roof that blends with the environment.

Designed to last many years, these asphalt shingles require only minimal maintenance. They also bear the fire resistance label of the Underwriters Laboratories.


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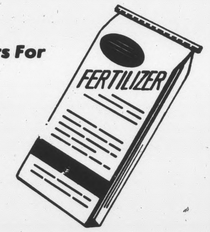


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